### PROCEEDING MEMO

Date: 10/10/2018 10:00 a.m.

In re: Theresa Kepple

Bankruptcy No. 16-24304-CMB

Chapter: 13 Doc. # 78

Appearances: Shawn N. Wright, Audreyx Rasmussen

Movant(s): James Warmbrodt

Respondents: Winnecoux / Rail / Katz / DeSimone

Trustee's brief due \_\_\_\_\_days

Creditor(s):

Nature of Proceeding: # 78 Continued Motion for Relief from the Automatic Stay filed by Specialized Loan Servicing LLC

Additional Pleadings: #81 Response by Ch. 13 Trustee; #83 Response by Debtor (all filed previously)

Judge's Notes:		Fair amount of equity in property. Property to be sold.
•		Wright: had a realtor go out to property. Realtor reported a lot of items
Outcome:		on the property and needs to be cleaned out. May require a drop dead
		date to employ broker.
		Court: previously directed in July that property to be listed
	Motion is GRANTEDOrder entered	immediately. Ready to convert this case.
	Motion is DENIEDOrder entered	DeSimone: arrearages over \$20,000.
	Motion WITHDRAWN	Cont to Nov 7 at 11am. Court will consider conversion, likely will not
	Motion is DISMISSED Order entered	grant relief from stay.
	Reschedule for Proper Service	Come back with evidence of what has been done to list property and
	Case DISMISSED Order entered	cure arrearages.
	Parties to submit Order/Settlement/Stipulation bydays	
	CONTINUED MATTER:for at least	days (Court to Issue Order)
	to hearing date of	_
	ISSUE EVIDENTIARY HEARING NOTICE	
	Discovery time needed days	
	Briefs to be filed: Movant(s) brief due _	days
	Respondent(s) brief d	luedays

Carlota M. Böhm Chief U.S. Bankruptcy Judge

FILED 10/11/18 11:18 am CLERK U.S. BANKRUPTCY COURT - WDPA

# Case 16-24304-CMB Doc 88 Filed 10/13/18 Entered 10/14/18 00:54:28 Desc Imaged

Certificate of Notice Page 2 of 3
United States Bankruptcy Court
Western District of Pennsylvania

In re: Theresa Kepple Debtor Case No. 16-24304-CMB Chapter 13

## **CERTIFICATE OF NOTICE**

District/off: 0315-2 User: dric Page 1 of 2 Date Rcvd: Oct 11, 2018 Form ID: pdf900 Total Noticed: 17

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 13, 2018. db 229 Moran Road, Butler, PA 16002-9239 +Theresa Kepple, PO Box 129, 14758393 Monroeville PA 15146-0129 +AAS Debt Recovery, +Butler County Tax Claim Bureau, ATTN: Janet L. Mental, PO Box 1208, Butler, PA 16003-1208 14324231 P.O. Box 499, Hanover MD 21076-0499 14758394 +Citifinancial, Directv, LLC, by American In Carol Stream, IL 60197-5008 14379386 by American InfoSource LP as agent, PO Box 5008, 14324233 Northstar Location Services, 4285 Genesee Street, Buffalo, NY 14225-1943 +Northwest Consumer Discount Co., PO Box 2169, Butler, PA 16003-2169 #+Penn Credit Corporation, P.O. Box 988, Harrisburg PA 17108-0988 +Santander Consumer USA, PO BOX 961245, Fort Worth, Texas 76161-0244 14324234 14758397 +Santander Consumer USA, PO BOX 961245, Fort Worth, Texas 76161-0244 +WF 19 Grantor Trust, c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, 14337478 14385576 Highlands Ranch, Colorado 80129-2386 Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. 14346140 E-mail/Text: ally@ebn.phinsolutions.com Oct 12 2018 02:33:52 Ally Financial, PO Box 130424, Roseville MN 55113-0004 14324230 +E-mail/Text: ally@ebn.phinsolutions.com Oct 12 2018 02:33:52 Ally Financial, P.O. Box 380902, Minneapolis, MN 55438-0902 +E-mail/Text: bankruptcy@cavps.com Oct 12 2018 02:35:03 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321 +E-mail/Text: ccusa@ccuhome.com Oct 12 2018 02:33:51 Cre 14373395 Cavalry SPV I, LLC, 14758395 Credit Collection USA, P.O. Box 873, Morgantown WV 26507-0873 14324232 +E-mail/Text: bankruptcy.bnc@ditech.com Oct 12 2018 02:34:03 Ditech Mortgage, P.O. Box 6172, Rapid City, SD 57709-6172 14758396 +E-mail/Text: bankruptcy@sccompanies.com Oct 12 2018 02:33:45 Dr. Leonards, 1112 7th Avenue, Monroe WI 53566-1364 E-mail/Text: bankruptcy.bnc@ditech.com Oct 12 2018 02:34:03 14381628 U.S. Bank, N.A. as trustee for Home Equity Loan, c/o Ditech Financial LLC, PO Box 6154, Rapid City, SD 57709-6154 TOTAL: 7 \*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\* U.S. Bank, N.A. as trustee for Home Equity Loan, c/o Ditech Financial LLC, Rapid City, SD 57709-6154 14385599\* PO Box 6154. 14324235 ##+Santander Financial, 8585 North Stemmons Freeway, Dallas, TX 75247-3822 TOTALS: 0, \* 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 13, 2018 Signature: /s/Joseph Speetjens

#### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 11, 2018 at the address(es) listed below:

Andrew L. Spivack on behalf of Creditor Ditech Financial LLC pawb@fedphe.com

James Warmbrodt on behalf of Creditor Ditech Financial LLC as servicer for U.S. Bank, N.A. as trustee for Home Equity Loan Trust 1998-C bkgroup@kmllawgroup.com

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District/off: 0315-2 User: dric Page 2 of 2 Date Rcvd: Oct 11, 2018

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

James Warmbrodt on behalf of Creditor Wilmington Savings Fund Society, FSB, DBA Christian Trust, not in its individual capacity, but solely in its capacity as Owner Trustee for WF 19 Grantor Trust bkgroup@kmllawgroup.com

Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour cmecf@chapter13trusteewdpa.com

Shawn N. Wright on behalf of Debtor Theresa Kepple shawn@shawnwrightlaw.com,

wrightshawn@hotmail.com;wrightshawn49@gmail.com;wrightshawnecf@gmail.com;audrey@shawnwrightlaw.co

TOTAL: 6